

PSL Customer data Capturing Form (Vehicle Loan) - To be filled for applicant who meets the funding norms			
Proposal No	FRDBD	VF Area	FRDBD
VF Branch	FARIDABAD	Loan amount	303000/-
Customer Name	ASHISH	Contact No	9711652415
I. Type of Business:		Funding type	New/Used/Refinance/Top up/Loan Take over
Agriculturist <input type="checkbox"/>	Self Employed / Business <input type="checkbox"/>		
II. Customer Sub Segment: (Rit fill the appropriate section based on customer category)			
(1a). Agriculturist:			
Other Farmer <input type="checkbox"/>	(More than 5 acres (2 hectare) of land holding)	Small Farmer <input type="checkbox"/>	(2.5 acres to 5 acres (1-2 hectare))
Marginal Farmer <input type="checkbox"/>	(Up to 2.5 acres (1 upto 1 hectare))	Tenant Farmer <input type="checkbox"/>	(No land holding) (only with lease agreement)
(1b). End use of Funds under Refinance/Top up / Takeover with Top up if the Customer is a Farmer:			
i) Crop Cultivation <input type="checkbox"/>	ii) Purchase of Agriculture implements & Machinery <input type="checkbox"/>	iii) For the purpose of post-harvest activities including labour cost <input type="checkbox"/>	iv) Soil conservation and watershed development including bore well <input type="checkbox"/>
v) Purchase of land for Agricultural Purpose <input type="checkbox"/>	vi) Purchase of Agri inputs <input type="checkbox"/>	vii) Repayment of distressed loans to non-institutional lenders <input type="checkbox"/>	viii) Purchase of Agri inputs <input type="checkbox"/>
(2a). Self Employed / Business :			
Manufacturing <input type="checkbox"/>	Transport Service <input type="checkbox"/>	Other Service Business <input type="checkbox"/>	
Entrepreneur running a Micro Manufacturing Enterprise <input type="checkbox"/>	(Investment in Plant & Machinery <= 25 Lakhs)		
Entrepreneur running a Small Manufacturing Enterprise <input type="checkbox"/>	(Investment in Plant & Machinery > 25 Lakhs but < 5 crore)		
Entrepreneur running a Medium Manufacturing Enterprise <input type="checkbox"/>	(Investment in Plant & Machinery > 5 crores but < 10 crore)		
Entrepreneur running a Micro Trading / Service Enterprise <input checked="" type="checkbox"/>	(Investment in Equipment/Vehicle not exceeding Rs.10 Lakhs)		
Entrepreneur running a Small Trading / Service Enterprise <input type="checkbox"/>	(Investment in Equipment/Vehicle > 10 Lakhs but <= 2 Crore)		
Entrepreneur running a Medium Trading / Service Enterprise <input type="checkbox"/>	(Investment in Equipment/Vehicle > 2 Crores but <= 5 Crore)		
(2b) End use of loans for Refinance/Top up/Take over with top up for Self employed profile :			
i) Setting up a new business unit <input type="checkbox"/>	ii) Modernization / renovation of existing business unit <input type="checkbox"/>		
iii) Erecting Plant & manufacturing equipment <input type="checkbox"/>	iv) Purchase of land & construction of factory <input type="checkbox"/>		
v) Purchase of fixed assets including vehicles <input type="checkbox"/>	vi) Working capital needs <input type="checkbox"/>		
(3a). Vehicle Ownership (Applicable under Micro, Small and Medium Enterprises -Service Sector)			
No of Vehicles Owned by customer <=10 <input type="checkbox"/>		No of Vehicles Owned by customer Above 10 <input type="checkbox"/>	
No of vehicle in Grid: 1	Total Value of the Grid: 50000/-	No of HCVs & LCVs: 11-15 <input type="checkbox"/>	16-40 <input type="checkbox"/>
No of vehicle not in grid:	Total Purchase price: 51000/-	No of other CVs: 11-25 <input type="checkbox"/>	26-60 <input type="checkbox"/>
Total No of vehicles 1	Total Value of the vehicles Owned 51000/-	(Excluding Tractor/Cars/MUVs)	
Total Value <=10 lacs -Micro Enterprises <input checked="" type="checkbox"/>		No of HCVs & LCVs- 11-25 Vehicles - Small Enterprise <input type="checkbox"/>	
Total Value >10 lacs <= 2 Crores -Small Enterprises <input type="checkbox"/>		No of HCVs & LCVs - 16- 40 Vehicles - Medium Enterprise <input type="checkbox"/>	
Total Value >2 Crores <=5 Crores <input type="checkbox"/>		No of Other CVs - 11- 25 Vehicles - Small Enterprise <input type="checkbox"/>	
		No of Other CVs - 26- 40 Vehicles - Medium Enterprise <input type="checkbox"/>	

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4. Applicable Documentation, if the customer is a Farmer (Please select the appropriate documentation based on customer category)

(4a). If the Customer fall within the category of Other Farmer/Small Farmer/Marginal Farmer

Extent of own agricultural land (in acres)

Land owner name and relationship

Document provided to establish the extent of land (Please tick any one of the customer provided document)

Fatta ☐

Chitta ☐

Adangal ☐

Copy of registered sale deed ☐

Copy of partition deed ☐

Copy of gift deed ☐

(4b). If the Customer fall within the category of Tenant Farmer (not residing in village)

Extent of agricultural land taken on lease (in acres)

Please tick, if the below document is provided by the customer:

Lease Agreement ☐

5. Applicable Documentation, if the customer is Self employed/Business (Please select the appropriate documentation based on customer category)

(5a). Proof of Business (Please tick as applicable)

Registration Certificate



VAT Certificate



CST Certificate



Memorandum of Association & Articles of Association



Partnership Deed



(5b). Value of Investment in Plant & Machinery /Equipments

Value of Investment in Plant & Machinery /Equipments/Vehicles

 901000/-

Document provided to establish the Value of Investment in Plant & Machinery /Equipments (Please tick any one of the customer provided document)

Chartered Accountant Certified/ Audited Balance Sheet of the business firm. (Value of Investment can be evidenced Balance Sheet as part of Fixed Assets)



Customer's Self Declaration



Fleet list duly self attested by customer or RC copies



PSL Customer data Capturing Form prepared by (Business Team Member)

Name of Employee: Mamot Bhankar

Designation of the Employee: ASS-manager

Signature of the Employee: Mamot

Employee No.

21631

Employee Contact No.

9266700006

Date

5-1-19.

PSL Customer data Capturing Form Checked by (For Credit Team use Only)

Name of Employee: PAWAN KUMAR

Designation of the Employee: CA

Signature of the Employee: Pawan

Employee No.

32897

Employee Contact No.

9818184910

Date

PSL Customer data Capturing Form Authorized by (For Central Operations Team use Only)

Name of Employee:

Employee No.

Designation of the Employee:

Employee Contact No.

Signature of the Employee:

Date

Annexure-VII

(Applicable for vehicle loan non captive customer)

PSL DECLARATION FORM under MSME Category

Date: 5-1-19.

To ASHISH.

Equitas Small Finance Bank ("the Company")

Registered Office Address: [CHENNAI]

Dear Sir,

I / We hereby confirm that I / We are in the business of providing transport service in the name of
ASHISH.

I / We hereby confirm that my / our original investment in vehicles (other than personal car / MUV) at Original
purchase Cost is
Rs. 303000/- (Rupees THREE LAKH THREE THOUSAND only).

I / We hereby declare that the loan availed from your company by hypothecating the vehicle will be used only
for Working capital needs / Purchase of new plant & machinery i.e vehicles, etc / business expansion purpose.
The loan amount will not be used strictly for any personal or consumption purpose.

I / We are aware that it is on the faith of this representation, declaration and confirmation that the Company has
agreed to sanction my / our aforesaid application for financial assistance.

I / We shall indemnify the Company from any loss, damage that the Company may suffer / incur if the Company
incurs any liability on account of such representation, declaration and confirmation given by me / us.

I / We also understand that the above declaration is required for reporting of the borrower category under
Priority Sector Assets (PSA).

I / We hereby further assure and confirm that the above declaration and undertaking is provided by me / us
voluntarily without any force or compulsion, whatsoever, and shall not in any way affect the terms and
conditions set forth in the loan application / sanction letter, which is binding on me / us and I / we shall strictly
comply with the obligations contained therein.

Thanking You,

Ashish
(Borrower)

ASHISH
(Co Borrower)